

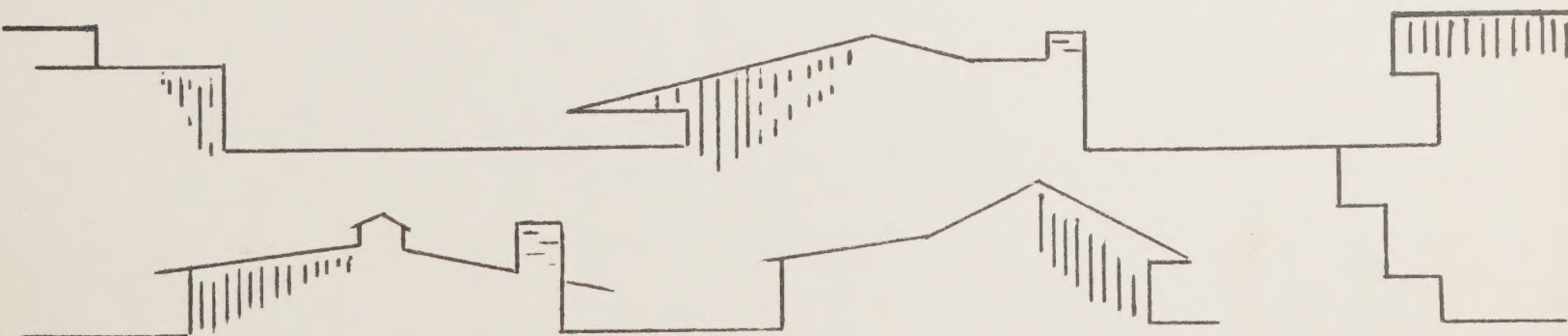
# HOUSING ELEMENT OF THE GENERAL PLAN MAY, 1980

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## Temple City, California





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City Planning Department  
Temple City, California

May, 1980



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## I. INTRODUCTION

The purpose of the Housing Element is to evaluate the status, conditions and requirements for housing in Temple City and identify possible methodologies to resolve or ameliorate housing problems where such problems are within the economic capacity and jurisdiction of the City. The Housing Element, as part of the planning process, establishes policies and sets forth an action program to enable the City to implement its housing goals and objectives.

Section 65302(c) of the Government Code requires that each city (or county) prepare its housing element "consisting of standards and plans for the improvement of housing and for provision of adequate sites for housing. In addition, this element of the general plan shall make adequate provision for the housing needs of all economic segments of the community."

Section 65302(c) also requires that local housing elements be prepared in accordance with regulations and guidelines of the Department of Housing and Community Development. A set of Housing Element guidelines was originally adopted in 1971 and revised in 1977. The revised guidelines were prepared in coordination with the State Office of Planning and Research and representatives of local government and private sector.

Data provided in this report were based on the U. S. Census of 1970, existing land use map and housing inventory and current pro-

The purpose of this study is to investigate the effects of the proposed system on the performance of the system. The study is divided into two main parts: a theoretical analysis and an experimental evaluation. The theoretical analysis is based on the principles of the system and the experimental evaluation is based on the results of the experiments. The results of the experiments show that the proposed system has a significant effect on the performance of the system.

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jects which were in the construction and completion stage. The report also covers housing and population characteristics, needs and constraints, policies, goals and implementation programs.

The Housing Element will be periodically upgraded as new housing and population data become available.



## II. COMMUNITY PROFILE AND HOUSING CHARACTERISTICS

### A. General Background Information

Temple City is centrally located in the West San Gabriel Valley. The City has an area of 2,423 acres (3.8 square miles), of which 2,260 gross and 1,586 net acres are zoned residential uses. The City is bounded by the communities of Arcadia, El Monte, Rosemead, San Gabriel and unincorporated areas of Los Angeles County. The City of Temple City was incorporated as the 69th city in Los Angeles County on May 25, 1960. It became the 75th charter city in California on May 25, 1971. As Figure 1 shows, the City is comprised of six Census Tracts and portions of four others. Being primarily a residential community, housing is dispersed throughout the community and additions/demolitions reflect this dispersion. For this reason, conditions and problems possibly unique to Census Tract sub-areas are not considered in this Housing Element.

### B. Population Characteristics

#### 1. Projected Population

The City of Temple City was incorporated in May, 1960. The Census, therefore, of 1960 for the City was not available, but it was estimated that the newly incorporated City had a population of about 24,000. In 1970 the City had a population of 31,000. The estimated January 1, 1980, population was 30,000.<sup>1</sup> The majority of the population loss was among

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<sup>1</sup>State of California Department of Finance



children less than 18 years of age. As Figure 2 shows, in 1970 the Temple City Unified School District had an enrollment in grades K through 12 of 4,665. Enrollment had declined by 485 by the 1979-80 school term. Extrapolation from total 1970 K through 12 enrollment by all Temple City youth indicates a total loss of 720 youngsters. In 1970 the median age in Temple City was 32.7 compared to the Los Angeles County median of 29.6 years and 67.7 percent of all Temple City housing units were owner-occupied.

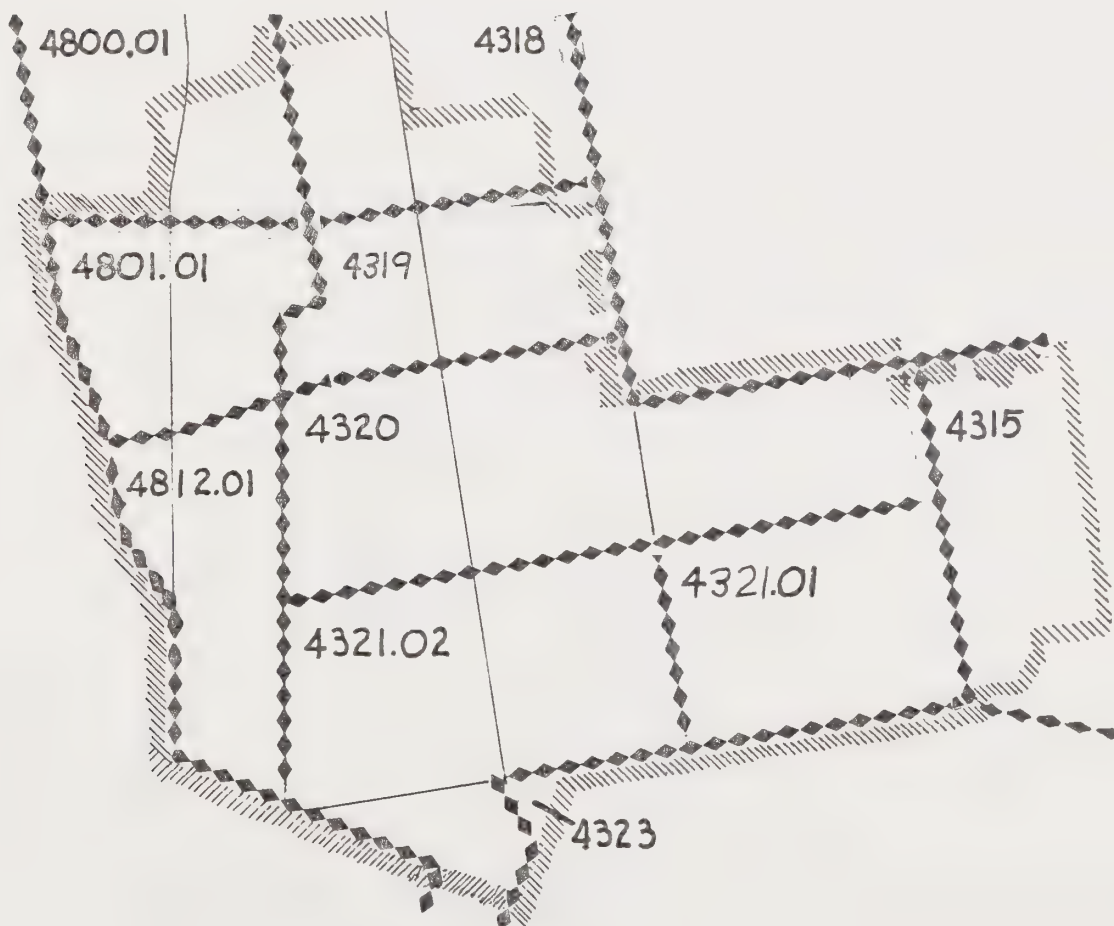


Figure 1  
U.S. Census Tracts - Temple City



	1970	1980	Net
Total Enrollment	6,920	6,200	Loss
TCUSD Enrollment	4,665	4,180	720
			485

Figure 2  
Change in Grades K-12 Enrollment, 1970 and 1980

The Planning Department estimates that the 1985 population will be at 30,500. This is because net losses will be offset by gains from new construction. The former Seaman School development will add 50 single family units, 80 condominium units are in various stages of development. Santa Anita Convalescent Hospital is adding 100 beds, and demand will stimulate new housing starts as interest rates decline. In addition, 99 dwelling units were lost during the 1970-1980 period from redevelopment activities.

As Figure 3 shows, given current zoning, Temple City development standards and assuming a continuing decline in fertility rates, the maximum population capacity of the City is 36,000 persons.

<u>Zone</u>	<u>Net Acres</u> <u>Acres</u>	<u>Permitted</u> <u>Units/Ac.</u>	<u>Potential</u> <u>Dwelling Units</u>	<u>Occupancy</u> <u>Rate</u>	<u>Potential</u> <u>Population</u>
R-1	1,140	6	6,840	3.3	22,572
R-2	335	12	4,020	2.2	8,844
R-3	91	24	2,184	1.6	3,494
R-4	20	36	720	1.5	1,080
	<u>1,586</u>		<u>13,764</u>		<u>35,990</u>

Figure 3  
Estimated Population Capacity Exclusive of Persons in Group Quarters

## 2. Ethnic and Age Distribution.

The ethnic breakdown in 1970 is shown in Table I. A recent



analysis of school enrollment records indicates that the racial composition has basically remained unchanged.

TABLE I  
Ethnic Distribution (U.S. Census)  
1970

<u>Ethnic Group</u>	<u>Count</u>	<u>Percent</u>
White	27,874	89.8
Hispanic	2,576	8.3
Other Specified Races	435	1.4
Indian	62	0.2
Black	23	0.1
Reported Other Races	70	0.2
	<u>31,040</u>	<u>100.0</u>

The 1970 age of population is shown in Table II. (U.S. Census, 1970).

TABLE II  
Age of Population  
1970

<u>Age Category</u>	<u>Temple City</u> <u>Percent</u>	<u>Los Angeles County</u> <u>Percent</u>
Under 5	8.3	8.1
5 - 9	9.0	8.7
10 - 14	8.4	8.6
15 - 19	7.5	8.2
20 - 24	6.3	8.7
25 - 34	13.7	14.1
35 - 44	10.9	12.1
45 - 54	12.4	12.2
55 - 64	10.6	9.3
65 yrs. and older	12.9	10.0

The concentration of older population was in Tracts 4319, 4320 and 4801.01 (along Las Tunas Drive and Rosemead Boulevard).



### 3. Income

The median family income for the City in 1970 was \$11,719, compared to \$11,830 for Los Angeles County. It is estimated that the present family income is close to \$20,000 per year (Source: Security Pacific Bank).

According to the 1970 Census information, the number of families below poverty level was 288, and the number of persons below poverty level was 1,365. There were 189 families (919 persons) with incomes less than 75 percent of poverty level<sup>1</sup> and 447 families (2,107 persons) with incomes less than 125 percent of poverty level.

### C. Household and Housing Characteristics

#### 1. Household Characteristics

In 1970 there were 8,295 families in Temple City, of which 4,341 (52.3 percent) had children under 18 years of age. Of these, 7,443 were married couple families. The City had 10,992 dwelling units in 1970. Apparently, 852 families consisted of single individuals with or without children or related individuals residing together and 2,697 units were occupied by singles. Discounting the 490 persons in group quarters, the average household density was 2.8 persons per unit.

Temple City is a very stable community. In 1970, 50.6 percent of all units had been occupied by the same family/person

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<sup>1</sup>According to U.S. Census of 1970, poverty level was \$3,743 for a nonfarm family of four.



for five or more years and 69.2 percent for three or more years. Again in 1970, of all occupied dwelling units, 67.7 percent were owner-occupied. Because most construction during the period 1978-80 was single family or condominiums and the property tax impact of Proposition 13 as a consequence of owner sale and repurchase, the Planning Department believes that owner occupancy will increase when 1980 census data are published.

## 2. Housing Characteristics

Residential construction since 1970 is shown in Table III. Basically, the City's growth can be described as the normal growth and development of vacant parcels or consolidation of 2 or more parcels for single family or multi-family residential uses.

According to an existing land use analysis, there are approximately 10,940 housing units presently in the City. There is no specific area where construction activities were predominantly concentrated.

Within the last five years most multi-family residential uses that were built consist of condominiums. Of all the units that were built, including single family, 80% were in condominiums.

The 1970 Census reported that 386 housing units in the City



were overcrowded (overcrowding, as defined by the United States Census, are units with 1.01 or more persons per room).

OVERCROWDED UNITS - 1970

Tract	4315	4319	4320	4321.01	4321.02	4323	4800.01	4801.01	4812.01
No. of over- crowded Units	) 42	) 26	) 82	) 57	) 70	) --	) 12	) 44	) 53

The City's vacancy rate has been estimated at below 2.4 percent compared to 4.2 percent of Los Angeles County and 1.2 percent for the City of Los Angeles.



### III. HOUSING NEEDS AND CONSTRAINTS

#### A. Needs

Needs establish the foundation for defining goals and formulating policies and implementation approaches. The following factors are considered relating to housing needs: quantity; maintenance and rehabilitation or replacement; affordability; quality and elimination of discrimination.

##### 1. Housing Demand by 1985

The gross number of housing units required by 1985 is a function of population, household size, and vacancy rates. In Section II.B.1, the 1985 population was estimated at 30,500. Adjusting for persons in group quarters, the housing demand population will be approximately 30,000. The household density factor is projected to decline from 2.8 in 1970 to 2.7 in 1985. The basic demand for housing units will be 11,110 units, an increase of 168 units over the January 1, 1980, housing census in the City.

After determining the projected number of population and households, the next step is to estimate number of housing units needed to maintain a socially desirable vacancy rate allowing sufficient vacancies for turnover and to prevent overcrowding.



The formula for calculating adjusted demand for desired vacancy rate is as follows:

$$\left[ \left( OH \times \left( \frac{1}{1-v/s} \right) + \left( RH \times \left( \frac{1}{1-v/R} \right) \right) \right) \right] \left( \frac{1}{1-ov} \right) = \text{Number of Additional units needed.}$$

where = OH = owner households  
 RH = renter households  
 v/s = desired for sale vacancy rate  
 v/R = desired for rent vacancy rate  
 OV = actual other vacancy rate

Applying the standard 1 percent for sale vacancy rate and 3 percent for rent vacancy rate, the demand for vacancy housing would be 172 units. This report does not include an estimate of actual other vacancy rate (units sold or rented awaiting occupancy, units held for occasional use and units held off the market for other reasons).

Temple City's fair share allocation, according to SCAG was 329 units. Considering the scarcity of vacant land, land and construction costs, City reserve fund, and number of lots with substandard widths, it will take 20 years for the fair share allocation quota to be met. These demand projections are summarized in Figure 4.

Basic Population Demand	168 Units
Vacancy	172 "
Fair Share Allocation (1/4)	83 "
	<hr/> 423 "

Figure 4  
 Demand for Additional Housing Units - 1985

To meet the City's 1985 demand for housing, about 423 units of new construction will be necessary (Figure 4). If demand for new



construction is not met by the year 1985, the chances are that either overcrowding will increase or out-migration will occur. According to the Census of 1970, there were 386 units that were overcrowded by the United States Census definition of 1.01 or more persons per room.<sup>1</sup>

To replace units that will be demolished (through obsolescence or new development), alleviate overcrowded conditions and keep pace with population change, the City will need to have about 70 new units each year between 1980 and 1985. Developers produced an average of 54 units yearly between 1970 and 1979 (Table III). At this rate the City will have an apparent short fall of 89 housing units by 1985.

TABLE III  
Residential Housing Activity  
1970 - 1979

<u>Year</u>	<u>Gains*</u>	<u>Losses**</u>	<u>Net Gains</u>	<u>A/A/R***</u>
1970	45	21	24	N.A.
1971	41	33	8	229
1972	142	32	110	260
1973	33	17	16	272
1974	39	15	24	238
1975	135	64	71	260
1976	37	31	6	246
1977	15	9	6	332
1978	23	6	17	336
1979	<u>34</u>	<u>12</u>	<u>22</u>	<u>312</u>
Totals	544	240	304	2,485

\*New construction and move-ons

\*\*Demolition (and loss due to fire)

\*\*\*Additions, alterations and repairs, exclusive of swimming pools.

Source: Los Angeles County Building Department

<sup>1</sup> Rooms, by U.S. Census definition, includes rooms used for living purposes, such as living rooms, dining rooms, family rooms, bedrooms, kitchen and recreation rooms.



## 2. Maintenance and Rehabilitation of Existing Units

As of 1970, according to the Census data, 16.9% (or 1,860) of the City's housing stock had been built before 1939 and 46.0% (or 5,060 units) had been built prior to 1950. Census Tracts 4801.01, 4319 and 4320 contain the City's oldest homes. The breakdown and age of structures is shown in Table IV.

TABLE IV

Age of Housing Units (U.S. Census)  
1970

<u>Year Structure Built</u>	<u>Percent</u>	<u>Number</u>
1965-1970	4.6	503
1960-1964	12.4	1,363
1950-1959	36.9	4,053
1940-1949	29.1	3,200
1939 or earlier	16.9	1,860

Based on the present conditions and age of structures, approximately 97% will be part of the 1985 housing stock. This estimate indicates that we will be able to preserve approximately 10,600 units in sound condition and to rehabilitate about 806 units. The maintenance of the City's existing housing stock will be heavily emphasized due to the almost non-existent vacant land, high construction costs, the high cost of financing, and the increased cost of providing new public services and increased governmental processes and constraints. With a good portion of older homes in the City, proper maintenance must be undertaken to conserve housing in safe and habitable condition. According to the SCAG Regional Housing Allocation Model, Los Angeles



County, of April 7, 1977, 7.5% (or 835 units) were in need of rehabilitation. The SCAG analysis indicated that 1.4 (or 163 units) were substandard. Traditionally, demographers have used age of structures as one measure of substandard. They have defined any residential structure in excess of 40 years of age as substandard. By that definition, approximately 1,800 units in Temple City are substandard based on 1970 Census data. The Planning Department rejects this definition and data base. As will be noted from Table III, 240 units were demolished between 1970-1979 and 2,485 units had alterations, repairs or additions. The vast majority of the structures demolished were older units.

### 3. Affordability

The gap between the cost of reasonable housing and what people can afford to pay is growing. A standard measure of housing affordability was considered 25% of gross income. Many middle income households, especially first time buyers, are now finding it difficult to obtain affordable housing. Lower income households, however, have been hardest hit, particularly the fixed income elderly, the young and large families.

While incomes have increased in Los Angeles County since 1970 by approximately 75%, the housing cost has more than tripled. The effect of this widening gap is a severe limitation on housing choices.

The 1970 median value of single family homes, according to the



Bureau of Census, was \$23,900. A survey conducted by staff indicated that the 1980 average sales price of an existing three-bedroom home in the City is \$100,000 while the price of a new house or condominium is in excess of \$130,000. Figure 5 shows the income requirements to purchase a \$100,000 home at 12-3/4 percent interest with a 30-year mortgage exclusive of property taxes and fire insurance.

<u>Down Payment</u>	<u>Balance</u>	<u>Monthly Payment</u>	<u>Gross Income Required</u>
\$20,000	\$80,000	\$870	\$41,760
\$30,000	\$70,000	\$761	\$36,528
\$40,000	\$60,000	\$652	\$31,296

Figure 5  
Income Required to Purchase a \$100,000 Home  
Using Standard of 25% of Gross Income

Obviously, the purchase of a resale home is beyond the means of many first-time purchasers even if both members of the household are employed.

The median monthly rent in 1970 was reported at \$116. In 1979, average monthly rental rates for one-bedroom apartments was approximately \$200, and for two-bedroom apartments, \$300.

#### 4. Neighborhood Quality

Temple City is known as a community of fine residential homes. Although there is a quality atmosphere in the City, in some instances there are properties that require City action to improve property maintenance and upkeep.



The City is judged by the quality of its many neighborhoods. Neighborhood quality is primarily dependent upon strong neighborhood identity, secure and safe surroundings, adequate public facilities and services and protection from such adverse environmental conditions as noise, traffic, air pollution, visual blight and health hazards.

#### 5. Equal Opportunity

Equal access and opportunity are essential in assuring that adequate and affordable housing is secured by all.

Low income households have the greatest disadvantage in the City's housing market. They pay larger percentage of their income for housing, and they cannot, due to rising costs of existing and new houses, buy reasonable and affordable housing.

It is estimated that 13% of households are in this category (SCAG data).

To improve housing opportunities for Lower Income households and for the elderly, the following criteria should be used:

- Compatibility with the existing General Plan.
- Provide housing near essential community facilities and services such as public transportation, schools, recreation, employment and shopping areas.
- Provide public safety features including street lighting and traffic-pedestrian safety devices.

Discrimination in housing because of race, ethnic background,



sex or age may prevent some people from buying or renting the house of their choice. This has not been a major problem in Temple City.

B. There is currently a number of constraints which are imposed on the housing market.

1. The scarcity of vacant land for new construction drives land and unit prices up, and affects the type and density of development. This factor makes it very difficult to assemble land and develop it. A survey of the existing land use indicates that there are only a few parcels (9) of vacant land available for development. The last large parcel of land has been recently approved for a conventional subdivision. Housing construction in the future will be largely the recycling process.
2. The increasing demand for housing has resulted in rising market prices. The low vacancy rate is an indicator of a demand and desirability for housing in Temple City.
3. Increasing Costs of Supplying Housing: The Construction Industry Research Board provides statistics for the spiraling costs of supplying housing. All of the factors, including land, labor, material and financing are beyond the reach of affordable prices for most individuals and families.
4. Speculation: Some homes, condominium units, apartment buildings and vacant lots are bought for profitable resale after a



short-term holding for appreciation.

5. Unemployment represents a constraint because it lowers household income and increases demand for lower priced units; this situation causes difficulty in making payments and encourages overcrowding.

6. Various governmental codes (building, zoning, environmental, license, etc.) contribute to the housing costs even though these regulations are necessary to protect the public health, safety and environmental quality.



#### IV. GOALS, POLICIES AND PROGRAMS

##### A. Goals

The City of Temple City has adopted two goals and six sub-goals for housing. These are:

1. Goal #1. The provision of reasonable housing with selection, type, price and tenure for all persons.

##### Sub-Goals:

To maintain housing in sound condition in neighborhoods which are safe, healthful and aesthetically pleasing.

To encourage the retention of different types of housing for different age groups and income levels.

To re-evaluate continually the zoning regulations relating to population trends and housing problems.

2. Goal #2. The development of a balanced residential environment with access to employment opportunities, community facilities and adequate services.

##### Sub-Goals:

To continue with capital improvement and beautification program in order to preserve the residential character of the community.

To provide for better utilization of the land through innovative design and land use development.

To encourage financial institutions to develop innovative financing plans to accommodate maintenance programs and residential property purchases to accommodate all families and individuals in the City.

##### B. Policies

1. Encourage a wide range of housing types, prices and ownership forms.
2. Preserve the physical character of existing neighborhoods.



3. Support the development of cost saving and energy conserving construction techniques.
4. Encourage quality new construction.
5. Promote the maintenance of the existing sound housing stock.
6. Encourage replacement or rehabilitation of substandard housing.
7. Protect neighborhoods from adverse environmental factors.
8. Encourage the design of residential developments which are secure and safe and environmentally sensitive.
9. Encourage expanded job opportunities.
10. Ensure that rental units being converted to condominiums meet reasonable development standards.
11. Ensure that condominium conversions and cooperatives are consistent with the goals and policies of the City's Housing Element and the General Plan.
12. Support efforts of lenders to provide alternative financing methods to make home ownership available to a greater number of households.
13. Support public and private efforts to eliminate all forms of discrimination in housing.
14. Monitor administrative procedures for granting approvals and permits to minimize time, costs and uncertainty associated with development.
15. Encourage housing construction or modification to meet the needs of residents with special needs such as the elderly, handicapped, and families with children.



C. Local Program

1. Utilize Code enforcement program to prevent or correct unsightly conditions in residential neighborhoods. This responsibility has been assigned to the Planning Department staff since 1970 and has been continuously funded.
2. Encourage developers to make use of available Residential Planned Development ordinance for multi-family residential development for low and moderate income households..
3. Continue to provide city-wide services including street lighting (conversion from mercury vapor to high pressure sodium vapor system), street resurfacing, tree trimming, and public works improvements and fire protection relating to new developments in the City.
4. Review periodically the General Plan of the City, zoning and subdivision regulations, and other requirements as the implementation tools for the Housing Element.



## V. RELATIONSHIP OF HOUSING ELEMENT TO OTHER GENERAL PLAN ELEMENTS

### A. Introduction

California Government Code Section 65300.5 requires that the general plan comprise an integrated, internally consistent set of policies. The mandated general plan elements are housing, land use, circulation, open space, conservation, noise, seismic safety, scenic highways, and safety. The City of Temple City adopted a general plan with the Circulation, Land Use and Housing Elements with City Council Resolution No. 71-1070 on January 19, 1971. The Open Space and Conservation Element was adopted on April 3, 1973 (Resolution No. 73-1275) and the Public Safety and Seismic Safety Element on August 5, 1975 (Resolution No. 75-1475). The Scenic Highways Element and Noise Element were also adopted on August 5, 1975 (Resolution No. 75-1475).

### B. Land Use

Of all the general plan elements, the Land Use Element has the greatest impact on housing. This Element, and the policies contained therein, prescribe the location, density, and distribution of housing throughout the City. To a certain extent the Land Use Element determines the type and price of housing. Land uses designated for commercial, industrial and public uses determine the type and location of employment opportunities and access to local educational institutions and other public services. Historically, Temple City has been known as a quality residential community



with an excellent school system. With existing land use designations and permitted densities, Temple City has a capacity for approximately 36,000 persons. However, given the number of non-conforming uses (approximately 30 percent of all residentially zoned land), the number of narrow lots in the R-2, R-3 and R-4 zones (48.4 percent of all parcels), and the lack of vacant land (approximately 2 acres), maximum capacity is closer to 33,000 persons. A population of 33,000 will generate a labor force of approximately 13,000 to 14,000 persons. With approximately 75 acres of land zoned for commercial and industrial uses, the City cannot absorb locally generated demand for employment. However, the City's proximity to the sub-regional employment market would mitigate this deficiency.

#### C. Circulation

The Circulation Element designates an area of 508 acres, or 20.9 percent of all land in the City for primary routes, secondary routes and local collectors. There are no freeways traversing the corporate limits. The capacity of the interjurisdictional traffic networks and public transportation were considered in the development of the Housing and Land Use Elements which were adopted in 1971. No major extensions, closures, or widening are planned in the foreseeable future.

#### D. Open Space and Recreation and Conservation

The objectives and policies contained in the Open Space and Recreation and Conservation Element provide for the provision



of open space through the maximum utilization of parksites, school grounds, parking areas, etc. The City requires landscaped areas for all commercial and industrial developments and has established standards in residential developments for open space and setbacks. Live Oak Park has 15 acres and is used for active recreational activities and the Civic Center Park is used for passive recreational activities. Public school sites, in a cooperative effort between the City and the Temple City Unified School District, provide additional recreational areas and activities after school hours and during summer months. These activities are organized and supervised by the City's Parks and Recreation Department. In order to be self-contained, the City needs approximately 33 acres of land devoted to recreational uses. Available school sites and the two parks approximate this demand. Ideally, additional parks should be located in the southwest and northwest areas of the City. In the absence of vacant parcels, it would be difficult to acquire developed residential properties for additional parksites. However, there are over 4,000 acres of diversified recreational areas within close proximity to the City.

#### E. Public Safety and Seismic Safety

The risk of a wide-spread fire in the area of Temple City is low to negligible. Fire protection is provided by the Consolidated Fire Protection District. The domestic water system is generally



adequate for fire protection. The City submits to the Fire Department all proposed developments for their review and recommendations of required fire safety provisions prior to final approval.

The City of Temple City is located in a seismically active region, particularly the Sierra Madre, Raymond Hill and Duarte fault zones. The City has established height limits, follows the Uniform Building Code, and is in the process of establishing an Emergency Preparedness Center. Liquifaction, landslides and tsunamies are not considered a hazard to the area.

F. Noise

Temple City does not have a major source of noise generation such as an airport or freeway. Residential areas, especially those with low density patterns, have a very tolerable sound level of about 45 to 55 dB(A) daytime and a range of 38 to 45 dB(A) nighttime.



## APPENDIX

### IDENTIFICATION OF EXISTING PROGRAMS AND FUNDING SOURCES

#### 1. Federal Government Program

The U.S. Dept. of Housing and Urban Development (HUD) administers a variety of programs aimed at helping communities provide decent housing for low and moderate income citizens.

The HUD Section 8 program provides subsidy for rental assistance (the difference between "fair market rent" and the tenant's ability toward the rent), new construction, and assistance in moderate or substantial rehabilitation.

Section 312 rehabilitation loan program provides property owners of 1 to 4 units, in special areas, a 3% loan to bring their property to local codes (the loan up to \$27,000 per unit with a 20-year amortization period).

The Community Development Block Grant Program of 1974 provides local jurisdictions with a 100% grant for funding a wide range of community development activities including rehabilitation and conservation.

The Urban Development Action Grant (UDAG) is a new source of federal funds aimed at an economic development tool to create partnership among government, the community and private industry.



In addition to the above programs, FHA mortgage insurance and veterans' loan guarantee programs have influenced the amount of housing production in the past.

2. State Government Programs

One of the earlier programs administered by the State is the Cal-Vet program which is similar to the federal veterans' loan guarantee program.

California Housing Finance Agency (CHFA) is a more recent program established to assist local governments, developers and non-profit organizations with housing program funds. The program provides financing for the development and rehabilitation of low and moderate income housing.

The Marks-Foran Residential Rehabilitation Act allows cities to issue tax exempt revenue bonds to finance rehabilitation loans. SB 99 enables redevelopment agencies to issue revenue bonds (with low interest loans) to finance residential construction in redevelopment areas.

The Department of Housing and Community Development is the State coordinating agency for federal and State housing and community development. The Department also administers the following housing programs: the California Low Income Home Management Training program, the Housing Rehabilitation Loan Fund, and the Low Income Home Management program and the Advisory Service Fund.

The first part of the report is devoted to a description of the work done during the year. It is divided into two main sections, the first of which deals with the work done in the laboratory and the second with the work done in the field.

The work done in the laboratory is described in detail in the first section. It is divided into three main parts, the first of which deals with the work done in the laboratory during the year, the second with the work done in the laboratory during the year, and the third with the work done in the laboratory during the year.

The work done in the field is described in detail in the second section. It is divided into three main parts, the first of which deals with the work done in the field during the year, the second with the work done in the field during the year, and the third with the work done in the field during the year.

The work done in the laboratory during the year is described in detail in the first part of the first section. It is divided into three main parts, the first of which deals with the work done in the laboratory during the year, the second with the work done in the laboratory during the year, and the third with the work done in the laboratory during the year.

The work done in the field during the year is described in detail in the second part of the second section. It is divided into three main parts, the first of which deals with the work done in the field during the year, the second with the work done in the field during the year, and the third with the work done in the field during the year.

The work done in the laboratory during the year is described in detail in the third part of the first section. It is divided into three main parts, the first of which deals with the work done in the laboratory during the year, the second with the work done in the laboratory during the year, and the third with the work done in the laboratory during the year.

Other State departments and agencies include: The Department of Economic and Business Development, Employment Development, the Department of Aging and the California Fair Employment Practices Commission.

The Housing Rehabilitation Loan Fund (SB 966/Marks) provides deferred payment loans to local government to assist the rehabilitation of housing for low and moderate income households.

